Docket	No.
P20	7

Declaration and Power of Attorney For Patent Application

English Languag Declaration

As a below named inventor, I hereby declare that:

My residence, post office address and citizenship are as stated below next to my name,

My residence, post office addi	ess and citizenship are	as stated below flext to my	,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,
I believe I am the original, first first and joint inventor (if plura which a patent is sought on th ON-LINE METHOD FOR CONS	il names are listed beld be invention entitled	ow) of the subject matter wh	r) or an original, ich is claimed and for
the specification of which			
(check one)			
is attached hereto.□ was filed on			
and was amended on		(if applicable)	
		(if applicable)	
I hereby state that I have revincluding the claims, as amer	iewed and understand nded by any amendme	the contents of the above in the referred to above.	dentified specification,
I acknowledge the duty to dis 1.56, including for continua between the filing date of the continuation-in-part application	tion-in-part application e prior application and	is, material information wh	ich became available
I hereby claim foreign priori application(s) for patent, or application which designated below and have also ident inventor's or plant breeder's date before that of the applic	plant breeder's rights d at least one country ified below, by check rights certificate(s), o	certificate(s), or 365(a) of a other than the United Stating the box, any foreign a rany PCT international app	tes of America, listed application for patent,
Prior Foreign Application(s)			Priority Not Claimed
Thorrest or organization (e)			
(Number)	(Country)	(Day/Month/Year Filed)	
(Number)	(Country)	(Day/Month/Year Filed)	
(Number)	(Country)	(Day/Month/Year Filed)	

(Application Serial No.) (Application Serial No.)	(Filing Date)	
(Application Serial No.)	(Filing Date)	
(Application Serial No.)	(Filing Date)	
ection 1.56 which became available r PCT International filing date of this (Application Serial No.)	application: (Filing Date)	(Status)
`		/patanted pending abandoned
		(patented, pending, abandoned
(Application Serial No.)	(Filing Date)	(patented, pending, abandoned (Status) (patented, pending, abandoned

POWER OF ATTORN	IEY: As a named inventor, I hereby appoint the following attorney(s) and/o
agent(s) to prosecute	this application and transact all business in the Patent and Trademark Office
connected therewith.	(list name and registration number)

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Full name of sole for first inventor SHE/LDON KASOWER /	
Sole or first inventor's signature	X 11/15/03
Residence 163 BELL CANYON ROAD, CANOGA PARK, CALIFORNIA 91304	
Citizenship USA	
Post Office Address SAME	

Date

VERIFIED STATEMENT (DECLARATION) CLAIMING SMALL ENTITY STATUS - INDEPENDENT INVENTOR					Docket No. P207	
Serial			Date NOWN	Patent No UNKNOW		Issue Date UNKNOWN
UNKN		UNK		UNKNOW		UNKNOWN
Applicant/ SI Patentee:	HELDON KAS	OWER				
Invention: C	N-LINE MET	HOD FOR CO	NSOLIDAT	ING CREDIT LIFE INSU	RANCE BEN	EFITS
purposes of	paying reduce	ed fees under	section 41(alify as a small entity pers a) and (b) of Title 35, U above and described in:	son as defined Inited States	in 37 CFR 1.27(a)(1) for Code, to the Patent and
★ the	specification	to be filed here	with.			
☐ the	application id	entified above.				
☐ the	patent identifi	ied above.				
convey or lic could not be	ense, any right classified as a	nts in the inver small entity ur organization to	ntion to any nder section o which I ha	person, small business 41(a) and (b) of Title 35, ave assigned, granted, c	concern, or n United States conveyed, or	icensed or am under an
obligation und	der contract or such person,	r law to assign, concern or orga n, concern or o	grant, conve anization exi	ey, or license any rights in ists.	n the inventior	is listed below:
*NOTI having	E: Separate v	verified statem	ents are red ng to their sta	commended from each a atus as small entities.	named persor	n, concern or organization
FULL NAME		ET, INCORPA				
ADDRESS		IGA CANYON Individual	BLVD, CAN ⊠	OGA PARK, CALIFORN Small Business Concern	NIA 91304	Nonprofit Organization
	J	Midiaidagi	-			
FULL NAME						
ADDRESS		Individual		Small Business Concern		Nonprofit Organization
	_		_			
FULL NAME						
ADDRESS		Individual		Small Business Concern		Nonprofit Organization
FULL NAME ADDRESS						
.,55.,150		Individual		Small Business Concern		Nonprofit Organization

I acknowledge the duty to file, in this application or patent, notification of any change in status resulting in loss of entitlement to small entity status prior to paying, or at the time of paying, the earliest of the issue fee or any maintenance fee due after the date on which status as a small entity is no longer appropriate. (37 CFR 1.27(g)(2))

I hereby declare that all statements made herein of my own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under Section 1001 of Title 18 of the United States Code, and that such willful false statements may jeopardize the validity of the application, any patent issuing thereon, or any patent to which this verified statement is directed.

NAME OF INVENTOR SHELDON KASOWER SIGNATURE OF INVENTOR	DATE:	11/2/03
NAME OF INVENTORSIGNATURE OF INVENTOR	DATE:	
NAME OF INVENTORSIGNATURE OF INVENTOR	DATE:	
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NAME OF INVENTOR SIGNATURE OF INVENTOR	- DATE:	
NAME OF INVENTORSIGNATURE OF INVENTOR	-	
NAME OF INVENTORSIGNATURE OF INVENTOR	_	
NAME OF INVENTORSIGNATURE OF INVENTOR	_ _ DATE:	

VERIFIED STATEME STAT	Y Docket No. P207		
Serial No.	Filing Date	Patent No.	Issue Date
UNKNNOWN	UNKNOWN	UNKNOWN	KNOWN
Applicant/ SHELDON KAS Patentee: Invention: ON-LINE MET		CREDIT LIFE INSURANCE B	ENEFITS
an official of the s		ered to act on behalf of the cond	cern identified below:
NAME OF CONCERN: M	IGHTY NET, INCORPORATE	D LVD, CANOGA PARK CA 913	504
13 CFR part 121 and 37 C United States Code, in tha 500 persons. For purpose over the previous fiscal yearing each of the pay per indirectly, one concern co power to control both. I hereby declare that rights identified above with regar	the number of employees of the number of employees of the of this statement, (1) the number of the concern of the persection of the fiscal year, and (2) introls or has the power to constant of the above identified invention		its affiliates, does not exceed iness concern is the average part-time or temporary basis other when either, directly or or parties controls or has the
1	ion filed herewith with title as lis	sted above.	
1	n identified above.		
If the rights held by the organization having rights	s to the invention is listed on to ventor, who could not qualify a qualify as a small business c	ess concern are not exclusive, the next page and no rights to as a small entity person under concern under 37 CFR 1.27(a)(37 CFR 1.27(a)(1) or by any

obligation unde	er contract of uch person,	or law to ass concern or	organization ex	vey, or license any rights	, conveyed, or lic s in the invention	censed or am under an is listed below:
FULL NAME ADDRESS		Individual		Small Business Concern		Nonprofit Organization
FULL NAME ADDRESS						
FULL NAME ADDRESS		Individual		Small Business Concern		Nonprofit Organization
FULL NAME		Individual		Small Business Concern		Nonprofit Organization
ADDRESS		Individual		Small Business Concern		Nonprofit Organization
I acknowledgentitlement to maintenance I hereby decinformation a willful false so Title 18 of the	averring to ge the duty o small en fee due aft lare that all and belief and tatements as e United Sta	their status to file, in the tity status per the date of statements re believed the dates Code, a	as small entitients application or to paying, on which status a made hereinto be true; and so made are pund that such w	or patent, notification on, or at the time of pay as a small entity is not of my own knowledge further that these state unishable by fine or imp	f any change in ying, the earliest onger appropriate are true and that ments were mad prisonment, or botay jeopardize the	status resulting in loss of of the issue fee or any e. (37 CFR 1.27(g)(2)) t all statements made on e with the knowledge that th, under Section 1001 of validity of the application,
NAME OF PER			SHELDON H	KASOWER		
TITLE OF PER OTHER THAN ADDRESS OF	OWNER:		9040 TOPAN	I AND CHIEF EXECUT NGA CANYON BLVD ARK CA 91304	IVE OFFICER	
SIGNATURE:	* 8	Wellel	llun	[DATE: 1/	2563